

SERFF Tracking Number:	META-126158871	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	42619
Company Tracking Number:	I09-15 D		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	I09-15 D/I09-15 D		

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising	SERFF Tr Num: META-126158871	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 42619
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: I09-15 D	State Status: Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Author: Mary Rinaldi	Disposition Date: 06/12/2009
	Date Submitted: 06/05/2009	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: I09-15 D	Status of Filing in Domicile: Authorized
Project Number: I09-15 D	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/12/2009	Explanation for Other Group Market Type:
	State Status Changed: 06/12/2009
Deemer Date:	Corresponding Filing Tracking Number:

Filing Description:

Metropolitan Life Insurance Company
 57 Greens Farms Road, Westport, CT 06880
 Tel 203 221-3859 Fax 203 221-6573
 Mrinaldi@metlife.com

Mary J. Rinaldi
 Long-Term Care

SERFF Tracking Number: *META-126158871* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *42619*
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June 5, 2009

Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Individual Long-Term Care Insurance Advertising
Advertising Form Number: ADF#1887.09
Description: Approach Talk Producer Guide
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Filing No. IO9-15 D

Dear Sir/Madam:

We enclose for filing a printed copy of the Individual long-term care advertising material referenced above. The material is intended for use with the following Individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR all approved by your Department January 13, 2005 and is intended for use with policy form LTC2007 AR approved by your Department August 17, 2007.

The advertising material is new and does not replace any materials previously filed with your Department. This form is one of 5 forms in our MetLife LTCI SelectorSM series we are concurrently submitting under MetLife Filing Nos. IO9-15 A, IO9-15 B, IO9-15 C, and IO9-15 D.

We consider this advertisement an Invitation To Inquire. The material is a tool for use by a Producer or Broker/Dealer only. The material is not for public distribution. The blue text is suggested script to agents to explain and develop questions for his/her clients during a client interview. This form is not a direct mail piece.

This electronic submission includes the following PDFS:

<i>SERFF Tracking Number:</i>	<i>META-126158871</i>	<i>State:</i>	<i>Arkansas</i>
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- the advertisement
- an explanation of variables identifying how the variable material will be modified
- the NAIC form
- this letter

The \$25.00 filing fee has been submitted via SERFF as an EFT transaction.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,

Mary J. Rinaldi

Consultant-Compliance Marketing/AD

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance
MKTG/AD

mrinaldi@metlife.com

Green Farms Road
Westport, CT 06880

(203) 221-3859 [Phone]

Filing Company Information

Metropolitan Life Insurance Company.
MetLife
1095 Avenue of the Americas
New York, NY 10036-6796
(212) 578-2211 ext. [Phone]

CoCode: 65978

Group Code: -99

Group Name:

FEIN Number: 13-5581829

State of Domicile: New York

Company Type: Life

State ID Number:

Filing Fees

SERFF Tracking Number: META-126158871 State: Arkansas
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Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: 1 @ \$25.00 per advertising form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$25.00	06/05/2009	28398708

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	06/12/2009	06/12/2009

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Disposition

Disposition Date: 06/12/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Form		Yes
Supporting Document	Explanation of Variables		Yes
Form	Approack Talk Producer Guide		Yes

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Form Schedule

Lead Form Number: ADF#1887.09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1887.09	Advertising	Approack Talk Producer Guide	Initial		0	ADF#1887.09 Approach Talk Producer Guide.pdf

Long-Term Care Insurance



MetLife®



approach taking care of your clients' futures talk

The Long-Term Care Insurance Approach Talk provides you with a consistent, engaging way to introduce the topic of long-term care with your clients. Inside this guide, you will find step-by-step instructions detailing how to walk your clients through a discussion about long-term care insurance (LTCI). At the end of the discussion, the client should have a full understanding of the effects that needing long-term care could have on their retirement finances and their family and friends. You can then help your clients review additional information about LTCI coverage, including what is found in the Outline of Coverage.

This Approach Talk can work hand-in-hand with the LTCI Approach Brochure: Taking Care of Your Future.

Available on the portal and at the Fulfillment Center: Order # LTCTakingCareBroch(0209).

The Approach Interview

The approach interview contains a 10-question script focused on the consequences that a long-term care event could have on your clients' families, finances and lifestyles. Remember that the financial and family burdens associated with the potential for needing long-term care are not the only factors in determining whether LTCI is suitable for your clients. Clients should also consider their income, assets, and many other factors, in order to decide if LTCI is right for them.

Available on the portal.



Summary of the LTCI Approach Interview

Section 1: The Opportunities and Challenges of Living a Long Life

- Question 1. How do you feel about the planning you've done for retirement?
- Question 2. Is it reasonable to believe you will live a long life in retirement?
- Question 3. Have you ever known anyone who needed help with the physical or mental challenges of growing older? How did it affect the family?
- Question 4. Is it reasonable to believe that you could live a long life, and as you naturally grow older, you may need some kind of help?

Section 2: Needing Care May Impact Your Family, Finances and Lifestyle

- Question 5. If you needed help, who would lend a hand?
- Question 6. Paid help in your home may allow your family to take better care of you for a longer period of time. How would you pay for this care?
- Question 7. How would these expenses change your lifestyle? Your spouse's?
- Question 8. Do you feel it's reasonable to develop a plan today to address these issues?

Section 3: Funding the Plan

- Question 9. How much of your retirement savings have you designated to cover the costs of long-term care?
- Question 10. Do you feel it is reasonable to start developing a plan for long-term care insurance today?

Along with the script, you will find information to help explain the importance and background of each question.

The black text includes instructions and explanations of each question, which will help you walk your clients through the interview.

The blue text is a suggested script to help you explain and develop each question for your clients.

- Not a Deposit Or Other Obligation Of Bank • Not FDIC Insured • Not Insured By Any Federal Government Agency
- Not Issued, Guaranteed Or Underwritten By Bank Or FDIC • Not A Condition To The Provision Or Term Of Any Banking Service Or Activity
- Policy Is An Obligation Of The Issuing Insurance Company

Section 1

The Opportunities and Challenges of Living a Long Life

Help your clients recognize that it is reasonable to believe they will live a long life and when they do, they may become frail and need some level of care.

Engage your clients in a dialogue about their retirement, their legacy objectives, their personal experiences with long-term care and how their lifestyles may change during the retirement years. Long-term care insurance can often be best appreciated when put in the context of your clients' retirement.

Begin the interview with the following introduction.

“At MetLife, we help people make conscious, deliberate decisions about the future. While that can mean helping people plan for their retirement, it also means helping them protect it. It's my goal to help ensure that my clients experience the retirement lifestyles they envision; so that they can do what they want to do, go where they want to go and live their retirement the way they want to live it.”

“Today's conversation will focus on some of the opportunities and challenges of living a long life and what it could mean to you and your family.”

Now continue the conversation with your clients around the following 10 questions.

Question 1

Focus your conversation on your clients' retirement portfolio and expected retirement lifestyles.

Question 1 Script

“For many people, their retirement portfolio is one of their most valuable assets.”

Depending on client situation:

“It looks as though you have spent most of your working years saving for retirement.”

“It looks as though you are in the midst of saving and planning for your retirement.”

“It looks as though you may just be starting to plan for your retirement.”

“How do you feel about the planning you have done so far?”

Before Moving On

If your clients feel concerned about their retirement planning, you may have an opportunity to help them consider a more accelerated savings strategy, depending on their ages and if otherwise appropriate. In addition, for those people who feel they have not saved enough, help them understand that long-term care insurance may be an appropriate way to help pay for care.

Question 2

Help your clients understand that they may live a long life.

Question 2 Script

“I am sure you have heard that people are living longer than ever before. This is great news, but now you are faced with planning for a retirement lifestyle that may span 20-40 years.

“Is it reasonable to expect that you will live a long life in retirement?”

Before Moving On

Clients will likely agree that they may live a long life. They will then understand the possibility that they may need care someday.

Some clients may say that they do not expect to live a long life. If they do, remind them of their other retirement plans – IRAs, 401(k)s and other such vehicles. These plans typically reflect an expectation of living well beyond the day they retire. Also, remind them that even if they do not believe they will live a long life, they need to be prepared in case they do.

Question 3

To help your clients realize that as a result of living a long life they may need help with everyday tasks, ask them to share a personal experience with long-term care, or share a prior experience of your own. Focus on whether the person who needed care ever anticipated that he or she would need it.

Question 3 Script

“Consider how your lifestyle may change throughout your retirement years. As people grow older, they often have to cope with the challenges of age-related illnesses or health conditions, as well as just growing older and becoming frail”

“Many find they need some help with the things they normally do everyday – like getting dressed, taking a shower, eating or just getting around the house.

“Have you ever known anyone who needed this kind of help? How did it impact their family?”

Before Moving On

If your clients share a prior experience, ask questions to help illustrate the effect a long-term care event can have on a family.

If your clients have not had a prior experience with someone who needed long-term care, be prepared to share a story of your own.

Here are some questions to help guide the discussion:

- i. What happened?
- ii. Did they have a plan?
- iii. Who took care of them? Children? Spouse?
- iv. How did it affect their family?
- v. How did it change their relationship with their family?
- vi. How did it influence the health of those who helped?
- vii. How did it affect their finances?

Question 4

The prior experience creates the connection between living longer and needing care. Now help your clients realize that they may need care, just as the person did in their prior experience.

Question 4 Script

“Did discussing an actual experience help you understand that as you grow older, it is possible that you may become sick or frail and need some kind of help?”

Before Moving On

It is important to help your clients understand that they may need care later in life. That understanding will help transition into the discussion that needing care may affect their family, finances and lifestyle.

If your clients do not believe that they could need care later in life, revisit the prior experience you discussed. Emphasize that the person needing care never anticipated he or she would need it. Also, point out the effects on the family. Even though your clients may believe that they will never need care, remind them that the consequences to their families and friends can be significant.

Section 2

Needing Care May Impact Your Family, Finances and Lifestyle

Demonstrate how providing care might influence your clients' families and finances.

Talk with your clients about their family situation, who could provide care and what are the possible consequences to caregivers. If your clients are thinking about relying on family for care, they should understand the potential implications. If they agree that there may be a downside to relying on family, discuss professional care as an alternative and how that expense might impact their retirement portfolios and lifestyles.

Help your clients recognize the importance of having a plan for care and discuss whether they are ready to start working on a plan today.

Question 5

Discuss what might happen, if your clients needed help with everyday tasks later in life. This question, and the following scripted responses, will help illustrate the impact that needing care would have on your clients' families and friends.

VARIED RESPONSE

Depending on how your client answers this question, use the appropriate scripted response below.

Question 5 Script

"If you did need some help with the everyday tasks of life, you might have family or friends who would lend a hand. Who do you think would help?"

- "My spouse will help."

SPOUSE Response

"Certainly, your spouse would do everything she (or he) could, as long as she (or he) was emotionally and physically able."

It is important for clients to understand that while a healthy spouse may be able to provide some level of care without any outside support, providing care over an extended period can take an emotional and physical toll. At some point, the spouse may not be able to provide the necessary care.

The following questions will help your clients understand the potential impact of providing care for a spouse:

"How do you feel your spouse's physical and mental health would hold up if he or she had to provide you with this kind of personal care on a daily basis for an extended period of time?"

"What would happen if your spouse got sick and needed help, too?"

"Whom would your spouse turn to for help?"

"How would your relationship change with your spouse, if he or she provided the care?"

- “My children will help.”

CHILDREN Response

“I agree. Certainly your children would try to lend a hand if you needed help.”

Help your clients understand the potential strain on their relationships with their children when they are responsible for providing care. Also, it is not uncommon that when families are faced with a long-term care situation, one child takes the lead role in providing care. You can help your clients understand that this can create conflict and resentment among children, as one carries more responsibility than the other(s).

Explore how this potential strain on their children’s families and any imbalance in shared responsibilities could impact their children’s relationships.

“How do you think your need for care from your adult child would impact your relationship with your child and his or her entire family?”

“How do you think your children would share the responsibility of taking care of you? How do you think that would change the relationship between them?”

“Providing you with personal care for an extended period of time might take your adult child away from his or her family. How would his or her family handle this situation? If you have grandchildren, how would needing frequent care from their parents affect your grandchildren?”

- “My friends/relatives will help.”

FRIENDS OR RELATIVES Response

“Certainly, they would do their best to help out.”

Discuss how needing care would affect those who are closest to your client:

“How would his/her lifestyle be impacted?”

“What would happen to his/her family, job and other commitments?”

“How would it change your relationship with this person?”

Before Moving On

Insert the name of the potential caregiver in the script below.

“Of course, _____ will take care of you. As we discussed, taking care of you can put a great deal of stress on _____”

“Professional care can help alleviate some of this stress, by allowing your family to supervise some or all of your care, rather than directly providing and coordinating care. Professional help also can improve the quality of the care you receive.”

Question 6

Help your clients understand the financial impact that needing long-term care may have on their retirement portfolios. Your clients may wish to discuss the cost of care in your area. The Mature Market Institute® provides these average costs by geographic location, in addition to a number of other useful research reports. These reports can be found on www.metlife.com/mmi.

Question 6 Script

Home care can be expensive. In order to stay in the comfort of your own home, the amount of home care you may need could range from just an hour or two a day to 24-hour care.

“Where would the money come from to pay for this home care?”

Before Moving On

Many people will share that they can insure the cost of care themselves. If their financial situation does not appear to support this conclusion, it may be either that:

1. The clients are not aware of or never considered the costs of care in their area. You might ask them exactly where the money would come from—specific accounts they would dip into, hobbies they would give up, properties they would sell, etc.
2. They do not believe the events leading to a need for care will happen. If this happens, you will need to revisit Question 2, and the discussion around the possibility of living long lives, becoming frail, and needing care over a period of years.

Question 7

Help your clients understand the financial impact on their retirement lifestyles. Include your clients' spouses in this discussion.

Question 7 Script

“How would paying for long-term care expenses impact your retirement lifestyle? (Your family's?)”

Before Moving On

Discuss the parts of your clients' lifestyles that are most important to them, such as family trips, second homes, pets or paying for a child's education. Emphasize how your clients may have to change their lifestyles to preserve assets. Address the fact that your clients' retirement planning may not support their families' lifestyles and care at the same time.

Question 8

Help your clients understand the importance of developing a plan today to address funding for long-term care.

Question 8 Script

“As you can see, it is important to plan for the future. As we’ve discussed, you recognize that it’s reasonable to believe you may live a long life in retirement, and when people live long lives they grow older and may need some type of help. Do you feel it’s reasonable to come up with a plan to help address some of these issues?”

Before Moving On

Help your clients appreciate the importance of discussing a plan and looking at their funding options for care.

If your clients do not agree that this is important and are still open to discussion, review with them some or all of the key points discussed earlier, including any actual prior experiences, and the possible consequences of long-term care to their loved ones. They should consider the physical and emotional stress that caregiving can cause caregivers and their families, and the possibility that their spouse may not always be able to provide care.

Section 3

Funding the Plan

Help your clients understand two of the primary ways to pay for the expenses associated with needing care: retirement assets and income or long-term care insurance. Explain how long-term care insurance can help prevent the need to use significant amounts of their retirement funds for long-term care expenses.

Question 9

Discuss with your clients whether they intended to use their retirement portfolios to pay for care. They likely intended it for something else, such as supporting their retirement lifestyles and keeping their promises to family, such as paying for a child's education, or keeping ownership of the family home.

Question 9 Script

“Part of a plan for care is determining how you would pay long-term care expenses. Without a strategy, retirement income may be the only option available to help pay for care. Because of the high cost of paid care and the unpredictability of how long it may be needed, you may end up designating a portion of your retirement portfolio to pay for care. You may have never intended your retirement money to be used in that way. This could change your retirement lifestyle and your family's.”

“How much of your retirement portfolio have you set aside to go toward the costs of long-term care?”

Before Moving On

Illustrate the challenges surrounding long-term care services by speaking directly about your clients' lifestyle and that of their family.

- “Would family vacations and your retirement travel plans be limited?”
- “Could you still help pay for a child's education?”
- “Would you still be able to afford the things you enjoy, such as (mention the activities or hobbies that your clients enjoy, like golfing, traveling to visit friends, country club memberships or family summer homes)?”
- “If people depend on you, how might your relationship with them change?”

Question 10

Discuss with your clients how planning now with long-term care insurance can help protect their retirement.

Question 10 Script

“Rather than risk large amounts of your retirement portfolio should you end up needing long-term care, you could plan to use a portion of your finances towards purchasing long-term care insurance to reduce the potential burden later. Given the consequences that needing help could have on your family, friends and retirement portfolio, do you think it is reasonable to start developing a plan for long-term care insurance today?”

Before Moving On

Emphasize how not having a plan may affect what is important to your clients, such as loved ones, retirement portfolio and lifestyle, and other important commitments.

Handling Client Questions

If your clients feel that care will be paid for by other means, refer to the scripts below

- “Health insurance will pay”

“Health insurance generally pays for care provided for medical conditions you are expected to recover from, such as a broken leg.”

“Health insurance does not generally pay for custodial care that is needed with everyday activities, such as getting dressed, moving from one room to the next or eating.”

“Long-term care insurance is specifically designed to help pay for this kind of care. Are you ready to begin developing a plan today?”

- “Medicare will pay when I am older”

“Today, Medicare, like health insurance, may pay for some long-term care services, but only as long as you are receiving daily skilled or rehabilitative care. Medicare does not generally pay for custodial care that is needed with everyday activities, such as getting dressed, moving from one room to the next or eating.

“Long-term care insurance is specifically designed to help pay for your long-term care needs, including assistance with these everyday activities. Are you ready to begin developing a plan today?”

- “The VA will pay”

“The Department of Veterans Affairs (VA) health system makes certain long-term care services available to veterans based on a priority ranking system, with highest priority given to those with severe service-related disabilities.”

“VA-funded long-term care may be worth investigating, especially for veterans with service-related disabilities and/or limited incomes and assets. Keep in mind, however, that in addition to the priority ranking system, the availability of long-term care services from the VA may be subject to funding limitations and may vary by geographic area.”

“Long-term care insurance is specifically designed to help pay for long-term care. Are you ready to begin developing a plan today?”

- “Medicaid will pay”

“Medicaid is a joint federal and state government-sponsored program that provides health care to the indigent. It may pay for LTC services, but only after an individual has spent most of his/her assets that are counted by the state in determining eligibility. Both the Federal government and state government provide funding.”

“Rules for eligibility vary by state. Medicaid will pay for custodial care, but only in a Medicaid-approved facility; or in some cases, at home but only with an approved provider. Some of the difficulties with relying on Medicaid include:

- Medicaid is available only if strict income and asset criteria have been met.
- Medicaid eligibility may require the depletion or “spending down” of countable assets to meet a state-required level.
- A person may be temporarily ineligible for benefits if he/she transfers assets during the 5 years prior to applying for Medicaid.

“Long-term care insurance is specifically designed to help pay for long-term care without first requiring you to spend down your assets and income. Are you ready to begin developing a plan today?”

Subject to state availability, Metropolitan Life Insurance Company ("MetLife") Individual Long-Term Care ("LTC") Insurance coverage is offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, LTC2007. In some states these identifiers may be followed by a revised edition date; the state's 2-letter abbreviation; "ML" for Multi-Life; and/or "P" for Partnership policies.

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC Insurance policies, cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. A MetLife appointed licensed insurance agent can provide you with complete costs and details.

For the **if in life**[®]

MetLife[®]

Metropolitan Life Insurance Company
New York, NY 10166

<i>SERFF Tracking Number:</i>	<i>META-126158871</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

	Review Status:	
Satisfied -Name:	NAIC Form	05/19/2009
Comments:		
Attachment:		
AR _ NAIC_Individual.pdf		

	Review Status:	
Satisfied -Name:	Explanation of Variables	06/05/2009
Comments:		
Attachment:		
ADF#1887.09 Approach Talk Producer Guide EOV.pdf		

Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

1.	Prepared for the State of	ARKANSAS					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	STATE #
	Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	New York	A&H	241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Mary J. Rinaldi Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	203.221.3859	203.221.6573	mrinaldi@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
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6.	Company Tracking Number: I09-15 D						
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #						

8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise					
		Group	<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large				
			<input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____				

9.	Type of Insurance	LTC031 Individual Long-Term Care Insurance					
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10.	Product Coding Matrix Matix Filing Code	LTC031.001 - Qualified					
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> RATES <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATES: _____ Please explain: SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
12.	Filing Submission Date	June 5, 2009
13.	Filing Fee (If required)	Amount \$25.00 . _____ Check Date See EFT Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number See EFT
14.	Date of Domiciliary Approval	NA New York does not require LTCI advertising to be filed.
15.	Filing Description: INDIVIDUAL LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S) PLEASE SEE COVER LETTER	

View Complete Filing Description

16.	Certification (If required)	
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of <u>ARKANSAS</u>		
Print Name <u>Mary J. Rinaldi</u>		Title: <u>Consultant-Compliance/Marketing/AD</u>
Original Signature <u><i>Mary J. Rinaldi</i></u>		Date <u>June 5, 2009</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I09-15 D
This filing corresponds to rate filing company tracking number		NA

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
01	Approach Talk Producer's Guide	ADF#1887.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		NA		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name Description	Affected Form Numbers		Previous State Filing Number
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

LH RFA-1



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Approach Talk- Producer Guide Version

ADF#1887.09

There is only one type of variable material set forth in brackets. That is:

1. Specific variable material

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below. Please also note that this piece is being filed not in its final format. The formatting on this piece will change but the content will remain the same.

Section

Explanation

Bottom of Page 2

The Bank Bullets (FDIC) are bracketed because this piece will be used by two distribution channels. One of which requires that the Bank Bullets appear and one that does not use them at all.